

BENEFITS NEWS

An Information Publication for State of California Employees

Know Your COBRA Rights

Consolidated Omnibus Budget Reconciliation Act (COBRA)

The Consolidated Omnibus Budget Reconciliation Act (COBRA) is a federal law that gives spouses, domestic partners, and dependent children who lose their health, dental, and vision benefits under certain circumstances the right to choose to continue group health benefits. Any of these individuals can independently elect to continue group coverage, even if the covered employee chooses not to. Group coverage can be continued for a maximum of 18 or 36 months depending on the qualifying event.

Your personnel office is responsible for ensuring that you and your eligible dependents are provided with COBRA information and required notices.

What is a Qualifying Event?

A "qualifying event" is an event that results in a loss of group coverage. Here is a list of qualifying events and the maximum length of continuation coverage:

Qualifying Events	Length of Coverage
Voluntary or involuntary termination of employment or reduction of hours	18 Months
Divorce or legal separation*	36 Months
Child ceases to be a dependent (e.g., child turns age 23 or marries)	36 Months
Death of employee	36 Months
Employee becomes entitled to Medicare (under Part A, Part B, or both)	36 Months

*Termination of Domestic Partnership. Based on State law a covered domestic partner is a qualified beneficiary and may continue group coverage under COBRA.

How long after group coverage is lost do I have to elect COBRA continuation coverage?

You have a maximum of 60 days to elect COBRA continuation coverage. Your personnel office is required to notify you of the last date to elect continuation coverage. You and your covered dependents (if any) have a responsibility to notify the personnel office of certain qualifying events. These events and notification responsibilities are reflected in the Initial General COBRA Notice of your rights under COBRA.

How much is the monthly COBRA premium?

If COBRA is elected, the cost for coverage will be 100% of the total premium, plus a 2% administration fee which is paid monthly by the enrollee to the plan or its designee. Your department is not required to pay a share of the COBRA premium.

Please contact your personnel office for the applicable premiums, plan names, and addresses where to send the monthly premiums.

When do I receive COBRA information?

When you and your dependents (if any) enroll under "group coverage," your personnel office is required to provide you and your eligible dependents with an Initial General COBRA Notice of your rights under COBRA.

Where can I get more COBRA information?

If you need more information, check with your personnel office or visit the Department of Personnel Administration's Web site at www.dpa.ca.gov (click on Benefits, select the Benefits tab, and then click on COBRA Continuation Coverage).

Note: Employees enrolled in the State's FlexElect Medical Reimbursement Account are also eligible to enroll in COBRA continuation coverage if they lose eligibility because of a COBRA qualifying event, and want to continue to file reimbursement account claims. For more information contact your personnel office.

For More Information

DPA Benefits Division
(916) 322-0300

Dental Program
(916) 324-0866

Drug Testing Program
(916) 324-9386

**Employee Assistance Program
MHN (Managed Health Network)**
1-866-327-4762

FlexElect Program
(916) 327-6429

**Group Legal Services Plan
ARAG®**
1-866-762-0972

Group Term Life Insurance Plan
(916) 324-0533

Health Promotion Program
(916) 324-9398

**Long-Term Disability Insurance
Plan**
(916) 324-0533

Merit Award Program
(916) 324-0522

Pre-Tax Parking
(916) 324-0526

Rural Health Care Program
(916) 327-1439

Savings Plus Program
1-866-566-4777
www.sppforu.com

SDI/FMLA
(916) 323-3343

State-Owned Housing Program
(916) 327-1438

**Travel & Relocation and
Vanpool Programs**
(916) 324-0526

Vision Service Plan
1-800-877-7195

**Workers' Compensation
Program**
(916) 445-9760

DPA Fax Numbers

Benefits Division
(916) 322-3769

Savings Plus Program
(916) 327-1885

Internet Address

www.dpa.ca.gov